

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan A. HURWITZ et al.

10/524110  
PTO1 Rec'd PCT/PTO 10 FEB 2005Application No.: New U.S. National Stage of  
PCT/US03/27724

Filed: February 10, 2005

Docket No.: 115572.01

For: PAYMENT MEDIA MANAGEMENT


INFORMATION DISCLOSURE STATEMENTCommissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed (a) within three months of the U.S. filing date of this non-CPA application, OR (b) before the mailing date of a first Office Action on the merits in the present application. No certification or fee is required.
- ☒ 2. The references were cited in the International Search Report. An English language version of the International Search Report is attached for the Examiner's information.
- ☒ 3. In accordance with 37 CFR §1.98(a)(2)(ii), copies of any U.S. patents and patent application publications are not attached.

Respectfully submitted,

  
James A. Oliff  
Registration No. 27,075Scott M. Schulte  
Registration No. 44,325JAO:SMS/cqc  
Date: February 10, 2005OLIFF & BERRIDGE, PLC  
P.O. Box 19928  
Alexandria, Virginia 22320  
Telephone: (703) 836-6400

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| Form PTO-1449<br>(REV. 8-83)  |  | US Dept. of Commerce<br>PATENT & TRADEMARK OFFICE |  | ATTY DOCKET NO.<br>115572.01           |  | APPLICATION NO.<br>New U.S. National Stage of<br>PCT/US03/27724<br><b>10/524110</b> |  |
| INFORMATION DISCLOSURE STATEMENT<br><br>(Use several sheets if necessary) |  |   |  | APPLICANTS<br>Harlan A. HURWITZ et al. |  |   |  |
|   |  |   |  | FILING DATE<br>February 10, 2005       |  |   |  |

| U.S. PATENT DOCUMENTS |    |                 |            |                |       |              |
|-----------------------|----|-----------------|------------|----------------|-------|--------------|
| EXAMINER<br>INITIAL   |    | DOCUMENT NUMBER | DATE       | NAME           | CLASS | SUB<br>CLASS |
|                       | 1) | US 5,898,777 A  | 04/27/1999 | TYCKSEN et al. |       |              |
|                       | 2) | US 5,918,213 A  | 06/29/1999 | BERNARD et al. |       |              |
|                       |    |                 |            |                |       |              |
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| FOREIGN PATENT DOCUMENTS |  |                 |      |         |       |              |
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| OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.) |  |  |
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| EXAMINER  | DATE CONSIDERED |
| Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. |                 |

Date: February 10, 2005